

Gov. Manning's Views On Insurance Situation

Next Legislature, He Says, Should Take Subject In Hand and Make a Thorough Revision of the Present Acts So That They Will Meet the Requirements of the Insuring Public in South Carolina.

(The following letter from Governor Manning to Mr. James A. Cofield, a leading insurance man of Spartanburg, was given to the Spartanburg Herald by Mr. Cofield for publication and appeared in the Herald of last Friday.)

Mr. Jas. A. Cofield, Spartanburg, S. C.—Dear Sir: In reply to your inquiry about the fire insurance situation of South Carolina and my attitude in respect to same, beg to advise that prior to the convening of the last legislature we heard quite a lot of discussion relative to the fire insurance rates in South Carolina. During the session of the general assembly this discussion took the form of bills introduced in the house and senate. It was claimed by a great many people that fire insurance rates in South Carolina were excessive and that discrimination was practiced. The cause of this alleged discrimination and excessive rates was said to have been because of an alleged combination among the companies selling this protection, and that this combination had entered into a compact to control the fire insurance business in South Carolina. These discussions and statements resulted in the passage by the legislature of what is known as the Laney-Odom anti-compact law. The journal of the house shows that this bill passed the house by a vote of 57 to 31; and in the senate on final passage the vote, according to the senate journal, was 33 to 3. This bill was then sent to me for approval.

Given a Hearing.

Having been requested by interested parties that they be given an opportunity to present arguments for and against the approval of this act, I fixed a date for this hearing. Quite a number of gentlemen interested in the insurance business appeared at my office and presented their arguments against the approval of the act. On the other hand, the insurance commissioner, who is especially charged with the conduct of the insurance department of the state, presented arguments favoring the approval of the act. I listened to all arguments with an open mind. I learned that practically the same arguments presented to me against the approval of this act had been previously presented to the members of the legislative committees before its passage. It was stated that in case the act was approved, it was generally believed that the companies would withdraw from the state. The insurance commissioner gave it as his opinion that this would not happen, but in case the companies did withdraw he thought that other companies could be induced to enter the state for business and that there would be no serious interruption along this line. I did not deem it my duty to decide whether or not the companies would withdraw. The only question before me was whether or not some valid reason for disapproval had been presented to me that was not known at the time the act was passed. The legislative department enacted the law, and unless it could be clearly shown that the act was unconstitutional beyond any question or that the members of the general assembly were not in possession of the facts that were presented to me, it was clearly my duty to accept the judgment of the large majority of the members of the general assembly and sign the act.

His Idea of Veto Power.

I do not deem it proper for the governor to refuse to approve an act because of his personal opinion as to its wisdom. The governor should have due regard for the wisdom and action of the people's representatives in the general assembly, and regardless of what might have been my personal feelings to influence me in the performance of my official duty.

Since the approval of this act, I have found that the predictions of a number of people that the companies would withdraw have proven correct. Practically all of the fire insurance companies have withdrawn from the state. Only a small percentage remaining and renewing their licenses. I recognize the fact that the agents of these companies that have withdrawn are suffering financial loss by reason of the fact that their business has been disorganized. I realize further that possibly others have been embarrassed financially by reason of the fact

that they have not been able to secure adequate insurance protection.

Talks With Insurance People. Some time ago, while in Washington on official business in connection with the war department, a gentleman whom I knew personally stated that he would gladly arrange for a conference with the officials of some of the larger fire insurance companies in New York, and I requested him to do so. I then went to New York from Washington and conferred with these gentlemen in reference to the situation. I found these gentlemen very frank and courteous in discussing this matter. I found that they felt that as a business proposition they could not continue to do business in South Carolina under the present law. There seemed to be no disposition on their part to punish the people of our state, and they were very frank to say that, while their business had not been profitable, yet from the standpoint of sentiment they disliked to break their agency connections, practically all of which had been personally pleasant. As an evidence of the fact that they did not wish to punish our people, they stated that they would not exercise their right to cancel the policies that were written and in force before their withdrawal.

Has Plan in Mind.

My position has been that, inasmuch as there is so much complaint as to rate making, it would be a proper step for the state to maintain a fire insurance rate making bureau. I have carefully worked out a plan along this line. As a matter of fact, the insurance laws of South Carolina should be completely revised and brought up to the requirements of modern business life. In recent years other states have given great thought and study to these questions, and have revised their insurance laws in such manner that the companies and the insured are given full protection under the law, and all parties look upon the matter as strictly a business proposition. This is as it should be. Fire insurance is a business matter. A company sells indemnity against loss, and should charge therefor such price or rate as is equitable and just. I am unalterably opposed to any combination in restraint of trade or compact to control the price of any commodity upon which the public is dependent. Fire insurance rates should be in accordance with the losses and expenses incurred, together with a reasonable profit on the investment by the stockholders, at the same time laying aside a reasonable amount to provide for contingencies.

We have learned that drastic legislation will not accomplish good results unless such legislation takes into consideration sound business principles upon which a business should be conducted. I favor laws that will prevent combinations or compacts. A state rating bureau properly conducted by competent business men will solve this problem. The insurance companies will in my judgment be glad to return to the state under such a bureau. When the insurance laws of South Carolina are revised, I suggest that the recently revised laws of New York, Pennsylvania and Kentucky might be used as models on which our laws could be based. The so-called valued policy law now on the statute books of South Carolina is in my judgment an incentive to incendiarism and a protection to the dishonest man. This law should be repealed promptly and I shall so recommend.

Reduce Fire Loss.

One of the greatest problems before the people of South Carolina today is not so much the securing of insurance as is the reduction of the fire losses in the state. Fire waste in South Carolina has been greatly increased year by year. This can be remedied by the exercise on the part of our citizens of more care, and more rigid inspection by the firemen. The exercise of ordinary care will prevent serious fire losses. It is so much easier to prevent a fire than to extinguish one after it is begun. Property that is burned is forever gone, and the insurance collected does not replace the property, but is merely the contributions from others who have not sustained losses.

I expect to hold another conference with the insurance officials the latter part of September, and after this conference I hope to have definite information as to the attitude of the companies.

Of course, insurance legislation, like all other legislative matters, must be handled by the members of the general assembly.

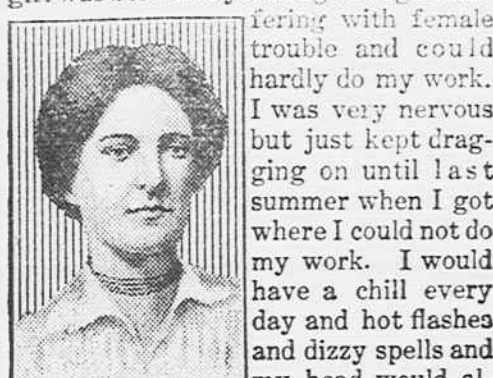
I can make no promises as to what action the next general assembly will take in reference to these matters.

But I shall, of course, make such recommendations as in my judgment

HUSBAND SAVED HIS WIFE

Stopped Most Terrible Suffering by Getting Her Lydia E. Pinkham's Vegetable Compound.

Denison, Texas.—"After my little girl was born two years ago I began suffering with female trouble and could hardly do my work. I was very nervous but just kept dragging on until last summer when I got where I could not do my work. I would have a chill every day and hot flashes and dizzy spells and my head would almost burst. I got where I was almost a walking skeleton and life was a burden to me until one day my husband's step-sister told me I would not last long and told him to get your medicine. So he got Lydia E. Pinkham's Vegetable Compound for me, and after taking the first three doses I began to improve. I continued its use, and I have never had any female trouble since. I feel that I owe my life to you and your remedies. They did for me what doctors could not do and I will always praise it wherever I go."—Mrs. G. O. LOWERY, 419 W. Monterey Street, Denison, Texas.



If you are suffering from any form of female ills, get a bottle of Lydia E. Pinkham's Vegetable Compound, and commence the treatment without delay.

CAMPAIGN SCHEDULE

Georgetown, Friday, August 4.
Kingstree, Saturday, August 5.
Florence, Tuesday, August 8.
Marion, Wednesday, August 9.
Conway, Thursday, August 10.
Dillon, Friday, August 11.
Darlington, Saturday, August 12.
Bishopville, Tuesday, August 15.
Bennettsville, Wednesday, Aug. 16.
Chesterfield, Thursday, August 17.
Camden, Friday, August 18.
Lancaster, Saturday, August 19.
Union, Tuesday, August 22.
Gaffney, Wednesday, August 23.
York, Thursday, August 24.
Chester, Friday, August 25.
Winnsboro, Saturday, August 26.

A WOMAN'S BACK

Many a woman's back has many aches and pains. Oftentimes 'tis the kidney's fault. That's why Doan's Kidney Pills are so effective.

Many Newberry women know this. Read what one has to say about it: Mrs. B. F. Cannon, 1902 Harper St., Newberry, says: "I suffered terribly from kidney ailments. I had such terrible pains in the small of my back, that I couldn't turn over in bed and many nights I didn't get any rest at all. I was nervous and out of sorts. The kidney secretions were unnatural and caused me a lot of annoyance. I finally got Doan's Kidney Pills from Gilder & Weeks' Drug store, and one box fixed me up in good shape." 50c. at all dealers. Foster-Milburn Co., Props., Buffalo, N. Y.

We the undersigned will furnish up to date cue at the old Melvin Singley place known as Jolly Street, on the 16th day of August. There will be dancing and all amusements for the young folk. And especially the chairman and his candidates are invited to be present on that day. Caldwell Ruff and H. F. Counts.

DO YOU HAVE SICK HEADACHE

Who of us does not suffer at times from this awful pain? All are subject to it—a disordered stomach, inactive liver, constipation are causes. But headaches are mere warnings of something more serious. Heed the warning, take

Dr. THACHER'S Liver and Blood Syrup

and head off the more serious ailments. This preparation positively relieves all perils of constipation and its kindred disorders, and restores the system to its normal condition—gently but thoroughly. Get a bottle today. Two sizes, 50c. and \$1. All dealers.

are proper, and will lead to a satisfactory settlement of the difficulty. I believe that my recommendations will bring results.

Yours very truly,
Richard I. Manning, Governor.

HUGE PROPERTY LOSS AFTER EXPLOSIONS

Number of Deaths Can Not Be Determined Until Workmen Can Be Checked Up.

New York, July 30.—Property loss estimated at \$2,500,000 was caused early today by a series of terrific explosions of ammunition awaiting shipment to the entente allies and stored on Black Tom Island, a small strip of land jutting into New York bay off Jersey City. The loss of life still was problematical tonight. It will not be determined definitely until there has been opportunity to check up the workmen employed on the island and on boats nearby.

Two are known to be dead and at least two more are missing. Scores of persons were injured, some of them probably mortally.

The detonations, which were felt in five States, began with a continuous rapid fire of great shells, then a blowing up of great quantities of dynamite, trinitol tunine and other high explosives, followed by the bursting of thousands of shrapnel shells which showered the surrounding country and waters for miles around.

Big Warehouses Go.

Fire that started soon after the first great crash destroyed 13 of the huge warehouses of the National Storage company on Black Tom Island, in which were stored merchandise valued between \$12,000,000 and \$15,000,000. The flames, shooting into the clouds, were reflected against New York's "skyline" of towering office buildings, which for a few moments were shaken to their foundations as if by an earthquake. Miles of streets in Manhattan were strewn with broken glass and shattered signs.

Early reports of heavy loss of life were impossible of verification and the authorities asserted the number of deaths probably would be small. It was said that owing to the extent of the wreckage it might be several days before the exact figures could be obtained.

The cause of the disaster had not been determined tonight. Officials of the National Storage company and the Lehigh Valley railway, which also suffered heavily through loss of property, declared that reports to them showed a fire started shortly after 1 o'clock this morning on a barge belonging to an independent towing company that had been moored alongside a dock used by the railroad to transfer ammunition shipments from trains to vessels in the harbor.

The barge, it was said, was there without authority either of the railroad or the storage company. The officials refused to disclose the name of the independent towing company, saying they were investigating "to ascertain whether the barge purposely had been set on fire as the result of a plot."

MAYR'S WONDERFUL REMEDY For STOMACH trouble

ONE DOSE WILL CONVINCE

Gall Stones, Cancer and Ulcers of the Stomach and Intestines, Auto-Intoxication, Yellow Jaundice, Appendicitis and other fatal ailments result from Stomach Trouble. Thousands of Stomach Sufferers owe their complete recovery to Mayr's Wonderful Remedy. Unlike any other for Stomach Ailments. For sale by Gilder & Weeks and druggists everywhere.

NEWBERRY ASTONISHED BY SIMPLE MIXTURE

Newberry people are astonished at the INSTANT action of simple buckthorn bark glycerine, etc., as mixed in Adler-I-ka. ONE SPOONFUL removes such surprising foul matter it relieves almost ANY CASE constipation, sour stomach or gas. Because Adler-I-ka acts on BOTH lower and upper bowel, a few doses often relieve or prevent appendicitis. A short treatment helps chronic stomach trouble. Gilder & Weeks, Co., druggists.

Good Looks are Easy with Magnolia Balm.

Look as good as your city cousins. No matter if you do Tan or Freckle Magnolia Balm will surely clear your skin instantly. Heals Sunburn, too. Just put a little on your face and rub it off again before dry. Simple and sure to please. Try a bottle to-day and begin the improvement at once. White, Pink and Rose-Red Colors. 75 cents at Druggists or by mail direct.

SAMPLE FREE.

LYON MFG. CO., 40 So. 5th St., Brooklyn, N. Y.

HUGHES OPENS FIGHT FOR THE PRESIDENCY

Devotes His Speech Largely to Wilson's Mexican Course, Which He Styles Series of Blunders.

New York, July 31.—Charles E. Hughes tonight outlined in his speech of acceptance of the Republican nomination the issues upon which he will conduct his campaign for the presidency. He assailed the administration for the course it has pursued with reference to Mexico, maintenance of American rights during the European war, preparedness and other great questions of the day. He declared for a policy of "firmness and consistency" towards Mexico, for "the unflinching maintenance of all American rights on land and sea," and for "adequate national defense; adequate protection on both our Western and Eastern coasts."

"We denounce all plots and conspiracies in the interest of any foreign nation," Mr. Hughes said. "Utterly intolerant is the use of our soil for alien intrigues. Every American must unreservedly condemn them and support every effort for their suppression."

The nominee assailed the administration for its "direction of diplomatic intercourse" from the beginning, declaring that where there should have been conspicuous strength and expertness there had been weakness and inexperience. He cited San Domingo as an instance where appointments had gone to "deserving Democrats" and to the failure to continue Ambassador Herrick at his post in Paris after the war had started as a "lamentable sacrifice of international repute."

For Woman Suffrage.

"I endorse the declaration in the platform in favor of woman suffrage," Mr. Hughes declared. And he added: "Opposition may delay, but in my judgment can not defeat this movement. . . . I favor the vote for women."

One-fourth of the speech was devoted to Mexico. Step after step taken by the administration with reference to Mexico was assailed from the days of Huerta to the note sent the de facto government by the state department June 20, last, part of which was quoted in the speech. The seizure of Vera Cruz, the nominee said, was war, of course.

"Later we retired from Vera Cruz," he continued, "giving up this noble warfare. We are now informed that we did not go to Vera Cruz to force Huerta to salute the flag. We are told that we went there to show Mexico that we were in earnest in our demand that Huerta must go!"

America, Mr. Hughes continued, had no policy of aggression towards Mexico, no desire for any part of her territory, but wished her to have peace, stability and prosperity.

Will He Have To?

"The conduct of the administration has created difficulties we shall have to surmount," he said. "We demand from Mexico the protection of the lives and property of our citizens and the security of our border from depredations."

Safeguarding American rights abroad had not been accomplished, Mr. Hughes said, by the administration. There had been "brave words in a series of notes," but "what does it avail to use some of the strongest words known to diplomacy if ambassadors can receive the impression that the words are not to be taken seriously?"

The nominee reiterated his declaration

that had this government left no doubt that it meant to hold Germany to "strict accountability" there would have been no loss of life on the Lusitania.

Discussing preparedness Mr. Hughes said it was apparent that the United States was "shockingly unprepared."

"The administration has failed to discharge its responsibilities," Mr. Hughes continued. "Apparently it now is seeking to meet political exigencies by its naval programme. But it has imposed on the country an incompetent naval administration. We demand adequate protection on both our Western and Eastern coasts. We demand thoroughness and efficiency in both arms of the service. It seems to be plain that our regular army is too small. We are too great a country to require of our citizens who are engaged in peaceful vocations the sort of military service to which they are now called."

The Leaden Lining.

Of the present prosperity, Mr. Hughes said: "We are living in a fools paradise." It is, he said, "a Prosperity brought about by the abnormal conditions of war. For the protection of the industries and working men of the United States against the competition of 'an energized Europe,' Mr. Hughes said, it was plain that 'we must have protective, upbuilding policies.' Other measures, too, should be applied, he said, notably the upbuilding of a merchant marine.

"To make peace lasting and effective when the present war shall end," Mr. Hughes advocated the formation of an international tribunal to dispose of controversies of a justifiable sort, backed by the cooperation of the nations.

Mr. Hughes also declared for the "conservation of the just interests of labor," for conservation of national resources and for a national budget.

"Our opponents promise economy, but they have shown a reckless extravagance. It is time we had fiscal reform."

Cheered by Crowd.

Mr. Hughes closed with an endorsement of the Republican platform and a formal acceptance of the nomination. The large audience which crowded Carnegie hall cheered for several minutes when Mr. Hughes appeared shortly after 8 o'clock.

The nominee, recognizing Theodore Roosevelt in one of the boxes, waved to him and Col. Roosevelt clapped his hands in acknowledgment.

Senator Harding of Ohio, chairman of the notification committee, was cheered at every reference to the name of the nominee and a Republican victory in November. When he had finished the band played and the crowd arose and cheered again.

ARE YOU CONTINUALLY BUYING LAUNDRY SOAP?

Sometimes laundry soap bills seem higher than they should. Perhaps the housewife has forgotten the great soap saver—borax.

Borax cuts down soap bills one half—makes your washing easier—makes your clothes cleaner.

Use borax whenever you use soap. It pays!

"20 Mule Team Borax Soap Chips" at 25c will do more cleaning than 50c worth of bar soap or washing powders.

To The Public

Let me urge you to sun your wheat before you take it to mill. There is no dry wheat that has not been sunned. Do your part and then blame me if I do not do you good work.

FARMERS OIL MILL

J. H. WICKER, Manager